

Irish Life

Private and confidential

The Pension Trustee
Independent Trustee Company
Harmony Court
Harmony Row
Dublin 2

Plan:

Irish Life Investment Only Plan

Plan Number:

12345678

Customer name:

John Moloney

Phone

01 704 1010

Fax

01 704 1900

E-mail

customerservice@irishlife.ie

www.Irishlife.ie

Lines open

Monday to Thursday 8 to 8

Friday 10 to 6

Saturday 9 to 1

Office address

Lower Abbey Street

Dublin 1 Ireland

30 March 2016

Dear Trustee

Your Irish Life Investment Only Plan welcome pack

Thank you for your application for an Irish Life Investment Only plan arranged by ABC Financial Services.

The Irish Life Investment Only Plan is an investment only arrangement linked to an exempt approved self-administered pension scheme named on the application form.

This welcome pack contains important information about the plan for you and the member and we recommend these documents are studied carefully to make sure that the information is in line with expectations. This pack includes the following:

- A copy **plan schedule** which sets out the key features of the pension plan.
- A **terms and conditions booklet** which sets out your plan rules in 'plain English'.
- An **Irish Life Investment Only Plan booklet** which is a simple guide to how your plan works and which answers the most commonly asked questions about Irish Life pensions & pensions in general.
- A **Fund Guide** which describes the funds available to you and the associated charges.

The original plan schedule has been sent to ABC Financial Services for delivery to you.

Important Information

Details of the contribution made, the specific benefits and the fund(s) chosen are set out in the plan schedule.

Your contribution details

We have invested a single contribution of €300,000.00 from 29 March 2016.

Registered Office:
Irish Life Centre
Lower Abbey Street
Dublin 1

A list of our directors' names and personal details is available for inspection on request at the above address

Registered in Ireland number 152576

In the interest of customer service we will record and monitor calls

Irish Life Assurance plc is regulated by the Central Bank of Ireland

Irish Life is part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations.

Replacing a plan

If you have taken out this plan in complete or partial replacement of an existing plan, please take special care to satisfy yourself that this plan meets the needs of the member. In particular, please make sure that you are aware of the financial consequences of replacing any existing plan. If you are in doubt about this, please contact your financial adviser, ABC Financial Services or a member of our Irish Life Customer Service team.

Change your mind

The Irish Life Investment Only Plan is a pension plan that affords you and the member a wide range of options and allows you to customise the member's pension to his or her own specific needs. However if you do not wish to go ahead with this plan, you may cancel it by writing to Irish Life. If you do this within 30 days from the date we send this letter, we will refund any contributions you have made.

We strongly advise that you discuss this with ABC Financial Services or our Customer Service team before doing so.

If you have a complaint

If you have a complaint please contact us at the number given below.

If you, as trustee, feel that your complaint has not been properly dealt with, you can contact the Financial Services Ombudsman's Bureau,

3rd Floor
Lincoln House,
Lincoln Place,
Dublin 2.

Lo-call: 1890 88 20 90

Fax: 01 6620890

Email: enquiries@financialombudsman.ie

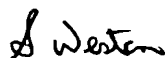
Website: www.financialombudsman.ie

As trustee of a self-administered pension scheme, you must establish an internal disputes resolution procedure to which each member should be referred if they have a complaint. This is explained in greater detail in the terms and conditions booklet.

If you have any further questions or if we can help you in any way, please contact our customer services team on 01 704 1010. In the interest of customer service we will record and monitor calls.

Thank you for choosing ABC Financial Services and Irish Life to care for your financial needs.

Yours sincerely



Se Weston
Executive Manager

Plan Schedule

Your plan details

Member name	John Moloney
Date of birth	3 November 1954 Not Admitted
Plan number	12345678
Start date	29 March 2016
Chosen retirement date	3 November 2018
Trustee name	Independent Trustee Company
Trustee address and contact details	Harmony Court Harmony Row Dublin 2

Your contribution details

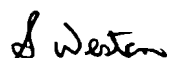
Contribution details				Total
SINGLE Contribution				€300,000.00

% of Total SINGLE contribution invested 100.00%

Amount of SINGLE contribution invested €300,000.00

Signed on behalf of Irish Life Assurance as of 30 March 2016

Yours sincerely



Se Weston
Executive Manager

Details of other charges

Single contribution charges

Fund Chosen	Unit Price	Units purchased	Fund Split	Yearly Fund Charge	Yearly Plan Charge	Total
Global Cash Fund	€0.970	309,278.35	100.00%	0.950%	-0.400%	0.550%

Your fund details

The yearly fund charge will be deducted on a daily basis and will be reflected in the price of the fund.

No plan charge applies to the fund that you build up with this single contribution. Instead, units will be credited to your fund each month which will effectively reduce your fund charge by 0.40% each year.

Please read your Terms and Conditions booklet for more details on the above charges.

Any Government levy or tax will be deducted as required.

Different charges may apply if you add a new single contribution. We recommend you speak to your financial adviser before you make any changes.

Full details of the benefits and charges attaching to your plan are detailed in your Terms and Conditions booklet.